

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Rocky O. Bodzer</u> | Social Security number or ITIN | xxx-xx-6698 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 18-24658-CMB | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rocky O. Bodzer

5/17/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rocky O. Bodzer
Debtor

Case No. 18-24658-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Rocky O. Bodzer, 409 8th Avenue, Elizabeth, PA 15037-1423 |
| 14958885 | + Freedom Mortgage Corporation, 1000 Atrium Way, 3rd Floor, Mt. Laurel, NJ 08054-3902 |
| 15425750 | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |
| 14958891 | + Mon Valley Hospital, 1163 Country Club Road, Monangahela, PA 15063-1095 |
| 14958892 | + Phellan Hallinan Diamond & Jones, Attn: Kenya Bates, Esq., One Penn Center, 1617 JFK Boulevard - Suite 1400, Philadelphia, PA 19103-1814 |
| 14983555 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | May 18 2022 03:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 17 2022 23:51:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | May 18 2022 03:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 17 2022 23:51:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14958882 | EDI: CAPITALONE.COM | May 18 2022 03:43:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14958883 | + EDI: COMCASTCBLCENT | May 18 2022 03:43:00 | Comcast, One Comcast Center, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899 |
| 14958884 | + EDI: AMINFOFP.COM | May 18 2022 03:43:00 | First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868 |
| 15425751 | + Email/Text: Bankruptcy@Freedommortgage.com | May 17 2022 23:51:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14958886 | Email/Text: Bankruptcy@Freedommortgage.com | May 17 2022 23:51:00 | Freedom Mortgage Corporation, P.O. Box 619063, Dallas, TX 75261-9063 |
| 14984168 | + Email/Text: Bankruptcy@Freedommortgage.com | May 17 2022 23:51:00 | Freedom Mortgage Corporation, Freedom Mortgage Corp., Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14958887 | + Email/Text: ashley@frickfin.org | May 17 2022 23:51:00 | Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751 |
| 14958888 | EDI: RMSC.COM | May 18 2022 03:43:00 | Home Shopping Club, PO BOX 29116, CW3J, |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 17, 2022

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| | | | |
|-----------|---|----------------------|---|
| 14958889 | EDI: RMSC.COM | | Shawnee Mission, KS 66201 |
| | | May 18 2022 03:43:00 | JCPenney Rewards Card/ GE Capital Bank, PO BOX 965007, Orlando, FL 32896-5007 |
| 14958890 | + Email/Text: bankruptcy@marinerfinance.com | | |
| | | May 17 2022 23:50:00 | Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14988032 | EDI: PRA.COM | | |
| | | May 18 2022 03:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14959227 | + EDI: RECOVERYCORP.COM | | |
| | | May 18 2022 03:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14968505 | + EDI: JEFFERSONCAP.COM | | |
| | | May 18 2022 03:43:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14958893 | + EDI: CBS7AVE | | |
| | | May 18 2022 03:43:00 | Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364 |
| TOTAL: 18 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Freedom Mortgage Corporation |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Andrew L. Spivack | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com |
| Anthony M. Moody | on behalf of Debtor Rocky O. Bodzer amoody@moodylawoffices.com moodyar81455@notify.bestcase.com |
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com |
| Maria Miksich | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com |
| Mario J. Hanyon | |

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Page 3 of 3

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on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sherri J. Smith

on behalf of Creditor Freedom Mortgage Corporation ssmith@pincuslaw.com brausch@pincuslaw.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10